



In Re:

Robert and Nancy Shannon

Case No.: 18-29876
Adv. No.: 18-29876
Hearing Date: 1-8-2019
Order Filed January 10, 2019
by Clerk U.S. Bankruptcy Court
District of New Jersey

ORDER REGARDING REAFFIRMATION AGREEMENT

The relief set forth on the following pages, numbered two (2) through _____ is hereby **ORDERED.**

DATED: January 10, 2019

A handwritten signature in dark ink, appearing to read "J. Poslusny", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

The Reaffirmation Agreement

between the Debtor(s) and _____ M&T Bank _____

_____ is:
(Creditor)

_____X_____ Approved

_____ Disapproved.

However, the Court finds and concludes that the Debtor(s) has fully complied with deadlines of 11 U.S.C. Sections 521(a)(2), 521(a)(6) and 362(h). Accordingly, Creditor must seek further order of this Court in order to exercise any remedies under the subject installment agreement with respect to any pre-petition non-monetary defaults thereunder.

IT IS FURTHER ORDERED that in accordance with D.N.J. LBR 4001-2:

A secured creditor does not violate the automatic stay imposed by § 362 of the Code or the discharge injunction imposed by § 524 of the Code when it sends any of the following documents to the debtor:

- (1) _____ a regular monthly statement or payment coupon;
- (2) _____ a reminder statement which is informational only and does not demand payment;
- (3) _____ a notice of the status of an escrow account, including a notice regarding calculation of a new monthly payment based on a change in the property tax or insurance premium; or
- (4) _____ a notice of an adjustment to a variable rate monthly mortgage payment resulting from a change in the interest rate.